

MoDOT/MSHP MEDICAL INSURANCE PREMIUMS
EFFECTIVE JANUARY 1, 2004

Rate Category	Plan 1 - HealthLink PPO Plan Available Statewide			Plan 2 - Open Access III Plan Not Available Statewide See Service Area Map			Plan 3 - Coventry Plan Available in Western Area Only See Service Area Map		
	Premium	Employer Share	Subscribers Cost	Premium	Employer Share	Subscribers Cost	Premium	Employer Share	Subscribers Cost
ACTIVE EMPLOYEE									
Subscriber Only	\$285.00	\$285.00	\$0.00	\$333.00	\$285.00	\$48.00	\$313.30	\$285.00	\$28.30
Subscriber/Family	\$870.00	\$719.00	\$151.00	\$1,016.00	\$719.00	\$297.00	\$961.80	\$719.00	\$242.80
Subscriber/Spouse	\$570.00	\$439.00	\$131.00	\$666.00	\$439.00	\$227.00	\$598.40	\$439.00	\$159.40
Subscriber/Child	\$570.00	\$500.00	\$70.00	\$666.00	\$500.00	\$166.00	\$598.40	\$500.00	\$98.40
Subscriber/2 Children	\$650.00	\$510.00	\$140.00	\$758.00	\$510.00	\$248.00	na	na	na
NON-MEDICARE RETIREE									
Retiree - Subscriber Only	\$285.00	\$165.00	\$120.00	\$333.00	\$165.00	\$168.00	\$313.30	\$165.00	\$148.30
Retiree - Subscriber/Family	\$870.00	\$374.00	\$496.00	\$1,016.00	\$374.00	\$642.00	\$961.80	\$374.00	\$587.80
Retiree - Subscriber/Spouse	\$570.00	\$217.00	\$353.00	\$666.00	\$217.00	\$449.00	\$598.40	\$217.00	\$381.40
Retiree - Subscriber/Child	\$570.00	\$245.00	\$325.00	\$666.00	\$245.00	\$421.00	\$598.40	\$245.00	\$353.40
Retiree - Subscriber/2 Children	\$650.00	\$247.00	\$403.00	\$758.00	\$247.00	\$511.00	na	na	na
Retiree - Non-Med. Sub./Medicare Child	\$546.00	\$246.00	\$300.00	na	na	na	\$598.40	\$246.00	\$352.40
Retiree - Non Med. Sub./Medicare Spouse	\$546.00	\$240.00	\$306.00	na	na	na	\$598.40	\$240.00	\$358.40
MEDICARE MEMBERS (Plan 2 - Open Access III Plan is not available to Medicare Members)									
* These rate categories pertain to Plan 3 - Coventry Plan only									
Retiree - Medicare Subscriber Only	\$261.00	\$151.00	\$110.00	na	na	na	\$313.30	\$151.00	\$162.30
Retiree - Medicare Sub./Non-Med. Spouse	\$546.00	\$207.00	\$339.00	na	na	na	\$598.40	\$207.00	\$391.40
Retiree - Medicare Sub./Medicare Spouse	\$522.00	\$230.00	\$292.00	na	na	na	\$598.40	\$230.00	\$368.40
Retiree - Medicare Subscriber/Family	\$870.00	\$374.00	\$496.00	na	na	na	na	na	na
Retiree - Medicare Subscriber/Child	\$546.00	\$235.00	\$311.00	na	na	na	\$598.40	\$235.00	\$363.40
Retiree - Medicare Subscriber/Med. Child	\$522.00	\$235.00	\$287.00	na	na	na	\$598.40	\$235.00	\$363.40
Retiree - Medicare Subscriber/2 Children	\$626.00	\$238.00	\$388.00	na	na	na	na	na	na
Retiree - 1 Medicare/Family *	na	na	na	na	na	na	\$961.80	\$374.00	\$587.80
Retiree - 2 Medicare/Family *	na	na	na	na	na	na	\$961.80	\$374.00	\$587.80
Retiree - 3 Medicare/Family *	na	na	na	na	na	na	\$961.80	\$374.00	\$587.80
Survivor - Medicare Subscriber Only	\$261.00	\$151.00	\$110.00	na	na	na	\$313.30	\$151.00	\$162.30
Survivor - Medicare Subscriber/Family	\$870.00	\$374.00	\$496.00	na	na	na	na	na	na
Survivor - Medicare Subscriber/Child	\$546.00	\$235.00	\$311.00	na	na	na	\$598.40	\$235.00	\$363.40
Survivor - Medicare Subscriber/Med. Child	\$522.00	\$235.00	\$287.00	na	na	na	\$598.40	\$235.00	\$363.40
Survivor - Medicare Subscriber/2 Children	\$626.00	\$238.00	\$388.00	na	na	na	na	na	na

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	Premium	Employer Share	Subscribers Cost	Premium	Employer Share	Subscribers Cost	Premium	Employer Share	Subscribers Cost
Survivor - 1 Medicare/Family *	na	na	na	na	na	na	\$961.80	\$374.00	\$587.80
Survivor - 2 Medicare/Family *	na	na	na	na	na	na	\$961.80	\$374.00	\$587.80
LTD - Medicare Subscriber Only	\$261.00	\$151.00	\$110.00	na	na	na	\$313.30	\$151.00	\$162.30
LTD - Medicare Sub./Non-Medicare Spouse	\$546.00	\$207.00	\$339.00	na	na	na	\$598.40	\$207.00	\$391.40
LTD - Medicare Subscriber/Medicare Spouse	\$522.00	\$230.00	\$292.00	na	na	na	\$598.40	\$230.00	\$368.40
LTD - Medicare Subscriber/Family	\$870.00	\$374.00	\$496.00	na	na	na	na	na	na
LTD - Medicare Subscriber/Child	\$546.00	\$235.00	\$311.00	na	na	na	\$598.40	\$235.00	\$363.40
LTD - Medicare Subscriber/2 Children	\$626.00	\$238.00	\$388.00	na	na	na	na	na	na
LTD - 1 Medicare/Family *	na	na	na	na	na	na	\$961.80	\$374.00	\$587.80
LTD - 2 Medicare/Family *	na	na	na	na	na	na	\$961.80	\$374.00	\$587.80
WRD - Medicare Subscriber Only	\$261.00	\$261.00	\$0.00	na	na	na	\$313.30	\$261.00	\$52.30
WRD - Medicare Sub./Non-Medicare Spouse	\$546.00	\$439.00	\$107.00	na	na	na	\$598.40	\$439.00	\$159.40
WRD - Medicare Sub./Medicare Spouse	\$522.00	\$439.00	\$83.00	na	na	na	\$598.40	\$439.00	\$159.40
WRD - Medicare Subscriber/Family	\$870.00	\$719.00	\$151.00	na	na	na	na	na	na
WRD - Medicare Subscriber/2 Children	\$626.00	\$510.00	\$116.00	na	na	na	na	na	na
Vested - Medicare Subscriber Only	\$261.00	\$0.00	\$261.00	na	na	na	\$313.30	\$0.00	\$313.30
Vested - Medicare Subscriber/Family	\$870.00	\$0.00	\$870.00	na	na	na	na	na	na
Vested - Medicare Sub./Medicare Spouse	\$522.00	\$0.00	\$522.00	na	na	na	\$598.40	\$0.00	\$598.40
Vested - Medicare Sub./Non-Med. Spouse	\$546.00	\$0.00	\$546.00	na	na	na	\$598.40	\$0.00	\$598.40
Vested - Medicare Subscriber/Child	\$546.00	\$0.00	\$546.00	na	na	na	\$598.40	\$0.00	\$598.40
Vested - Medicare Subscriber/2 Children	\$626.00	\$0.00	\$626.00	na	na	na	na	na	na
Vested - 1 Medicare/Family *	na	na	na	na	na	na	\$961.80	\$0.00	\$961.80
Vested - 2 Medicare/Family *	na	na	na	na	na	na	\$961.80	\$0.00	\$961.80
C.O.B.R.A. - Medicare Former Spouse	\$261.00	\$0.00	\$261.00	na	na	na	\$313.30	\$0.00	\$313.30
OTHER PLAN CATEGORIES									
C.O.B.R.A. - Subscriber Only	\$285.00	\$0.00	\$285.00	\$333.00	\$0.00	\$333.00	\$313.30	\$0.00	\$313.30
C.O.B.R.A. - Subscriber/Family	\$870.00	\$0.00	\$870.00	\$1,016.00	\$0.00	\$1,016.00	\$961.80	\$0.00	\$961.80
C.O.B.R.A. - Subscriber/Spouse	\$570.00	\$0.00	\$570.00	\$666.00	\$0.00	\$666.00	\$598.40	\$0.00	\$598.40
C.O.B.R.A. - Subscriber/Child	\$570.00	\$0.00	\$570.00	\$666.00	\$0.00	\$666.00	\$598.40	\$0.00	\$598.40
C.O.B.R.A. - Subscriber/2 Children	\$650.00	\$0.00	\$650.00	\$758.00	\$0.00	\$758.00	na	na	na
WRD - Subscriber Only	\$285.00	\$285.00	\$0.00	\$333.00	\$285.00	\$48.00	\$313.30	\$285.00	\$28.30
WRD - Subscriber/Family	\$870.00	\$719.00	\$151.00	\$1,016.00	\$719.00	\$297.00	\$961.80	\$719.00	\$242.80

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	Premium	Employer Share	Subscribers Cost	Premium	Employer Share	Subscribers Cost	Premium	Employer Share	Subscribers Cost
WRD - Subscriber/Spouse	\$570.00	\$439.00	\$131.00	\$666.00	\$439.00	\$227.00	\$598.40	\$439.00	\$159.40
WRD - Subscriber/Child	\$570.00	\$500.00	\$70.00	\$666.00	\$500.00	\$166.00	\$598.40	\$500.00	\$98.40
WRD - Subscriber/2Children	\$650.00	\$510.00	\$140.00	\$758.00	\$510.00	\$248.00	na	na	na
WRD - Non-Med. Sub./Medicare Spouse	\$546.00								
LTD - Subscriber Only	\$285.00	\$165.00	\$120.00	\$333.00	\$165.00	\$168.00	\$313.30	\$165.00	\$148.30
LTD - Subscriber/Family	\$870.00	\$374.00	\$496.00	\$1,016.00	\$374.00	\$642.00	\$961.80	\$374.00	\$587.80
LTD - Subscriber/Spouse	\$570.00	\$217.00	\$353.00	\$666.00	\$217.00	\$449.00	\$598.40	\$217.00	\$381.40
LTD - Subscriber/Child	\$570.00	\$245.00	\$325.00	\$666.00	\$245.00	\$421.00	\$598.40	\$245.00	\$353.40
LTD - Subscriber/2 Children	\$650.00	\$247.00	\$403.00	\$758.00	\$247.00	\$511.00	na	na	na
LTD - Non-Med. Sub./Medicare Child	\$546.00	\$246.00	\$300.00	na	na	na	\$598.40	\$246.00	\$352.40
LTD- Non-Med. Sub./Medicare Spouse	\$546.00	\$240.00	\$306.00	na	na	na	\$598.40	\$240.00	\$358.40
Survivor - Subscriber Only	\$285.00	\$165.00	\$120.00	\$333.00	\$165.00	\$168.00	\$313.30	\$165.00	\$148.30
Survivor - Subscriber/Family	\$870.00	\$374.00	\$496.00	\$1,016.00	\$374.00	\$642.00	\$961.80	\$374.00	\$587.80
Survivor - Subscriber/Child	\$570.00	\$245.00	\$325.00	\$666.00	\$245.00	\$421.00	\$598.40	\$245.00	\$353.40
Survivor - Non-Med. Sub./Medicare Child	\$546.00	\$246.00	\$300.00	na	na	na	\$598.40	\$246.00	\$352.40
Survivor - Subscriber/2 Children	\$650.00	\$247.00	\$403.00	\$758.00	\$247.00	\$511.00	na	na	na
Vested - Subscriber Only	\$285.00	\$0.00	\$285.00	\$333.00	\$0.00	\$333.00	\$313.30	\$0.00	\$313.30
Vested - Subscriber/Family	\$870.00	\$0.00	\$870.00	\$1,016.00	\$0.00	\$1,016.00	\$961.80	\$0.00	\$961.80
Vested - Subscriber/Spouse	\$570.00	\$0.00	\$570.00	\$666.00	\$0.00	\$666.00	\$598.40	\$0.00	\$598.40
Vested - Subscriber/Child	\$570.00	\$0.00	\$570.00	\$666.00	\$0.00	\$666.00	\$598.40	\$0.00	\$598.40
Vested - Subscriber/2 Children	\$650.00	\$0.00	\$650.00	\$758.00	\$0.00	\$758.00	na	na	na

Sub. = Subscriber
Non-Med. = Non-Medicare
LTD = Long Term Disability
WRD = Work Related Disability

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	Premium	Employer Share	Subscribers Cost	Premium	Employer Share	Subscribers Cost	Premium	Employer Share	Subscribers Cost
Spouse Contribution Plans - Active Employees (These are plans where both spouses work for MoDOT or MSHP and the family or spouses are under one employees plan)									
Spouse Contrib. - Subscriber/Family	\$870.00	\$870.00	\$0.00	\$1,016.00	\$1,004.00	\$12.00	\$961.80	\$961.80	\$0.00
Spouse Contrib. - Subscriber/Spouse	\$570.00	\$570.00	\$0.00	\$666.00	\$666.00	\$0.00	\$598.40	\$598.40	\$0.00
Spouse Contribution Plans - 1 Active Employee & 1 Retired Employee (These are plans where 1 spouse works for MoDOT or MSHP and 1 spouse is retired from MoDOT or MSHP and the family or spouses are under the active employees plan)									
Spouse Contrib. - Subscriber/Family	\$870.00	\$870.00	\$0.00	\$1,016.00	\$884.00	\$132.00	\$961.80	\$884.00	\$77.80
Spouse Contrib. - Sub/Family w/ Med. Sp.	\$870.00	\$870.00	\$0.00	\$1,016.00	\$870.00	\$146.00	\$961.80	\$870.00	\$91.80
Spouse Contrib. - Subscriber/Spouse	\$570.00	\$570.00	\$0.00	\$666.00	\$604.00	\$62.00	\$598.40	\$598.40	\$0.00
Sp. Contrib. - Non-Med. Sub./Medicare Sp.	\$570.00	\$570.00	\$0.00	\$666.00	\$590.00	\$76.00	\$598.40	\$590.00	\$8.40
**If the subscriber retires while enrolled in the Open Access Plan, and either spouse is Medicare eligible, they must switch to the PPO Plan.									
Spouse Contribution Plans - Retired Employees (These are plans where both spouses are retired from MoDOT or MSHP)									
Spouse Contrib. - Subscriber/Family	\$870.00	\$539.00	\$331.00	\$1,016.00	\$539.00	\$477.00	\$961.80	\$539.00	\$422.80
Spouse Contrib. - Sub./Family w/ Med. Sp.	\$870.00	\$525.00	\$345.00	na	na	na	\$961.80	\$525.00	\$436.80
Spouse Contrib. - Med. Sub./ Non. Med. Sp.	\$546.00	\$372.00	\$174.00	na	na	na	\$598.40	\$372.00	\$226.40
Spouse Contrib. - Med. Sub./Med. Spouse	\$522.00	\$381.00	\$141.00	na	na	na	\$598.40	\$381.00	\$217.40
Spouse Contrib. - Subscriber/Spouse	\$570.00	\$382.00	\$188.00	\$666.00	\$382.00	\$284.00	\$598.40	\$382.00	\$216.40
Spouse Contrib. - Non-Med Sub/Med Spouse	\$546.00	\$391.00	\$155.00	na	na	na	\$598.40	\$391.00	\$207.40
When only one spouse is Medicare eligible, the subscriber cost will differ depending on whether it is the subscriber or the spouse that is Medicare eligible.									